Masterton Branch
239 Queen Street
PO Box 456
Masterton 5840
Phone: 0800 400 600
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18 February 2020

Mrs J D and Mr S J Davies
31 Ballance Street
Masterton 5810

Westpac Everyday

Account name: **Davies Johanna Dorothy**
Davies Shane James

Account number: **03 0687 0479571-01**
Last summary date: **17 January 2020**
This summary date: **18 February 2020**
Summary number: **124**

Your transactions

OPENING BALANCE **$100.05**

DATE	TYPE	NAME OF OTHER PARTY	TRANSACTION PARTICULARS	MONEY OUT $	MONEY IN $	BALANCE $
20 Jan	SW	W&I Benefit	J Davies 619323383010		51.80	
20 Jan	SW	W&I Benefit	S Davies 619316299167		54.80	
20 Jan	PS	The New Superstore	********** 5248 11901	6.50		
20 Jan	PS	Pak N Save Masterton	********** 5248 43479	7.98		
20 Jan	PS	The Warehouse Master	********** 5248 90269	17.99		
20 Jan	PS	Pak N Save Masterton	********** 5248 50648	23.01		151.17
21 Jan	PS	Golden Chips Takeawa	********** 5248 05917	8.00		
21 Jan	PS	The New Superstore	********** 5248 12129	9.40		133.77
22 Jan	DC	ACC	Davies 170120230120		504.77	
22 Jan	PS	New World Masterton	********** 5248 51452	4.10		
22 Jan	PS	New World Masterton	********** 5248 51546	5.80		
22 Jan	PS	Trust House Rec Cent	********** 5248 01833	8.70		
22 Jan	PS	New World Masterton	********** 5248 53784	10.22		
22 Jan	PS	The Warehouse Master	********** 5248 79055	39.00		570.72
23 Jan	PS	The Warehouse Master	********** 5248 36753	2.00		
23 Jan	PS	Countdown Masterton	********** 5248 23265	6.50		
23 Jan	PS	Mitre 10 Mega Master	********** 5248 24967	22.75		
23 Jan	AT	Masterton WBC ATM	********** 5248CASH	100.00		
23 Jan	AT	Featherston ANZ ATM	********** 5248CASH	200.00		
23 Jan	AP	IAG Insurance	Auto payment	25.00		

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CR Credit **OD** Overdrawn **AP** Automatic payment **AT** Automatic teller machine **DC** Direct credit
DD Direct debit **DE** Direct entry **PS** Eftpos **SW** Social Welfare

Your transactions

DATE	TYPE	NAME OF OTHER PARTY	TRANSACTION PARTICULARS	MONEY OUT $	MONEY IN $	BALANCE $
23 Jan	AP	Masterton D/Council	Auto payment	80.00		134.47
24 Jan	PS	Four Square Ekatahun	********** 5248 13923	3.49		
24 Jan	PS	Smith Hare Christiso	********** 5248 00741	20.00		
24 Jan	DD	AMI Insurance	AMI Insuranc 6382290 20024-725095	228.26		
24 Jan	AP	carterton storage	Auto payment	23.00		
24 Jan	AP	Powershop New Zealan	powershop	25.00		165.28 OD
27 Jan	SW	W&I Benefit	J Davies 619323383010		51.80	
27 Jan	SW	W&I Benefit	S Davies 619316299167		54.80	58.68 OD
29 Jan	DC	ACC	ACC WKLY CMP TO 30Jan2020		504.77	446.09
30 Jan	DE	To 0687-0479571-00	WBC Internet Transfer 17:04-09153	25.00		
30 Jan		Westpac 0687	Teller WTHDL	100.00		
30 Jan		Loan repayment	To 0687 0479571-91	210.00		
30 Jan	AP	Masterton D/Council	Auto payment	80.00		31.09
31 Jan	AP	Powershop New Zealan	powershop	25.00		
31 Jan		Interest	From 0687 0479571-01	0.45		
31 Jan		Unarranged Overdraft	From 0687 0479571-01	9.00		3.36 OD
03 Feb	AP	carterton storage	$23.00 Ap Not Paid	0.00		
03 Feb	SW	W&I Benefit	J Davies 619323383010		51.80	
03 Feb	SW	W&I Benefit	S Davies 619316299167		54.80	103.24
04 Feb	DC	ACC	ACC WKLY CMP TO 06Feb2020		504.77	
04 Feb	DE	To 0687-0479571-00	WBC Internet Transfer 15:25-02860	20.00		
04 Feb		Westpac 0687	Teller WTHDL	40.00		548.01
07 Feb	PS	Wairarapa Event Fuel	********** 5248 41719	3.00		
07 Feb	PS	Wairarapa Event Fuel	********** 5248 41346	5.50		
07 Feb	PS	Excuse My French	********** 5248 54655	8.00		
07 Feb	PS	Golden Chips Takeawa	********** 5248 06601	16.00		
07 Feb	PS	Bin Inn Masterton	********** 5248 00597	16.64		
07 Feb	PS	Super Cheap Auto	********** 5248 92218	24.98		
07 Feb	AT	Masterton 2 WBC ATM	********** 5248CASH	40.00		
07 Feb	PS	Briscoes MASTERTON	********** 5248 42421	51.56		
07 Feb	PS	Pak N Save Masterton	********** 5248 52771	101.43		
07 Feb	AP	carterton storage	Auto payment	23.00		
07 Feb	AP	Powershop New Zealan	powershop	25.00		
07 Feb	AP	IAG Insurance	Auto payment	25.00		
07 Feb	AP	Masterton D/Council	Auto payment	80.00		127.90
10 Feb	SW	W&I Benefit	J Davies 619323383010		51.80	
10 Feb	SW	W&I Benefit	S Davies 619316299167		54.80	
10 Feb	PS	Masterton Bakery and	********** 5248 21879	5.80		

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CR Credit **OD** Overdrawn **AP** Automatic payment **AT** Automatic teller machine **DC** Direct credit
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Your transactions

DATE	TYPE	NAME OF OTHER PARTY	TRANSACTION PARTICULARS	MONEY OUT $	MONEY IN $	BALANCE $
10 Feb	PS	Wairarapa Resource C	********** 5248 02088	7.00		
10 Feb	PS	St John Wairarapa	********** 5248 01353	18.00		
10 Feb	PS	Pak N Save Masterton	********** 5248 56182	40.88		162.82
11 Feb	PS	Pak N Save Masterton	********** 5248 22619	4.58		
11 Feb	PS	Pak N Save Masterton	********** 5248 50815	8.18		
11 Feb	PS	McDonalds Masterton	********** 5248 05402	8.40		
11 Feb	PS	McDonalds Masterton	********** 5248 05403	9.70		
11 Feb	PS	Savemart Masterton	********** 5248 00709	9.99		
11 Feb	PS	Countdown Masterton	********** 5248 21842	27.83		94.14
12 Feb	DC	ACC	ACC WKLY CMP TO 13Feb2020		504.77	
12 Feb	PS	2 To 5 Dollar Plus	********** 5248 23788	2.00		
12 Feb	PS	2 To 5 Dollar Plus	********** 5248 46198	6.99		
12 Feb	PS	Ten O'Clock Cookie C	********** 5248 13261	11.80		
12 Feb	PS	BBB Masterton	********** 5248 87331	20.00		
12 Feb	PS	The Warehouse Master	********** 5248 09804	22.80		
12 Feb	PS	Postie	********** 5248 86846	26.00		
12 Feb		Loan repayment	To 0687 0479571-92	227.00		282.32
13 Feb	DC	From 0687-0479571-25	WBC Internet Transfer 13:02-14745		50.00	
13 Feb	AT	Pak N Save M WBC ATM	********** 5248CASH	40.00		
13 Feb		Loan repayment	To 0687 0479571-91	210.00		
13 Feb	AP	Masterton D/Council	Auto payment	80.00		2.32
14 Feb	DC	From 0687-0479571-25	WBC Internet Transfer 12:53-24345		5.00	
14 Feb	DC	From 1395-0616700-00	WBC Internet Transfer 12:52-24278		30.00	
14 Feb	PS	Pak N Save Masterton	********** 5248 23013	14.32		
14 Feb	AP	carterton storage	Auto payment	23.00		0.00
18 Feb		Transaction charge	77 Transactions 0479571-01	5.00		5.00 OD
					CLOSING BALANCE	**$5.00 OD**

CR Credit **OD** Overdrawn **AP** Automatic payment **AT** Automatic teller machine **DC** Direct credit
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As soon as you receive this statement, please check the transactions and let us know if anything is incorrect. Any transactions that have been listed under money in or money out within the last few business days of this summary may be subject to clearance. If any of these items are not paid, your balance will be adjusted, and you will be advised in your next statement. The effective debit interest rate applicable to this account as at the summary closing date is 26.95% per annum. An overdrawn or line of credit charge to cover the cost of the overdraft administration may also apply.

Your Westpac Everyday pricing

	NUMBER OF ITEMS	WHAT EACH COSTS	WHAT YOU PAID THIS MONTH
transactions			
- non-chargeable	82	-	-
- cheques written / branch staff assisted withdrawals	2	$2.50	$5.00*
paper statement	0	$1.50	$0.00
Total	84	-	$5.00

*Capped at a maximum of $5.00 per month per account.

Your automated payments due before your next summary

NEXT DUE	PAY TO	HOW OFTEN	AMOUNT $	NEXT DUE	PAY TO	HOW OFTEN	AMOUNT $
20 Feb 20	IAG Insurance	Fortnight Thu	25.00	20 Feb 20	Masterton D/Council	Weekly on Thu	80.00
20 Feb 20	Loan 0687-0479571-92	Fortnightly	227.00	21 Feb 20	carterton storage	Weekly on Fri	23.00
27 Feb 20	Loan 0687-0479571-91	Fortnightly	210.00	28 Feb 20	Powershop New Zealan	Weekly on Fri	25.00

This list does not cover any direct debits or bill payments you may have.

Reconciling your account: The final balance on your Westpac Everyday summary may differ from your own records because of unpresented items. To reconcile, take the closing balance on this summary, add money in made after the date of this summary and take away any money out items that are outstanding.

If you have any questions please call us on 0800 400 600.
To report lost or stolen cards or PINs (Personal Identification Number) phone 0800 888 111, 24 hours a day.

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